

ASIAN
BANKING
SCHOOL

**ONLINE LEARNING
PROGRAMMES**
JULY-DECEMBER





ONLINE LEARNING PROGRAMMES

ABS now offers a suite of online learning programmes that we have developed in-house or in collaboration with strategic learning partners that includes some of the leading business schools and other learning institutions in the world. The aim is to cover as wide a range of banking areas as possible with the work on this to be on-going.

Going through the programmes, you may notice that some are a repeat of what we had offered before. These bestselling programmes have been refreshed into a version that is more conducive for online learning. At the same time, more programmes will be added as and when they become available, so we hope that you will continue to check back on our website as well as go through the latest edition of the ABS Online Learning Programmes brochure to see the latest of our offerings.

While most of what you see here are available for open enrolment, many of these programmes can be delivered as in-house training for organisations. And for in-house training, a selection of the programmes can be delivered online or in a face-to-face classroom (with strict adherence to social distancing guidelines). ABS also provides a broad spectrum of consultancy services to create tailor-made training programmes that are specifically aligned with your organisation's strategic learning requirements.

Please visit
[www.asianbankingschool.com/our-programmes/
online-learning](http://www.asianbankingschool.com/our-programmes/online-learning) to find out more details about our
programmes.

OUR ONLINE LEARNING PROGRAMMES ARE GROUPED INTO THE BANKING AREAS OF:



Note: All information in this publication is correct at the time of release but may be subject to change.

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PROGRAMME CALENDAR **SECOND HALF 2020**

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COMPLIANCE Managing Conduct Risk in Banking	Intermediate	05	28 - 30					
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MANAGING CONDUCT RISK IN BANKING

Conduct risk is broadly defined as any action of a financial institution or individual that leads to customer detriment or has an adverse effect on market stability.

An emphasis on customer-centricity and cultural change can help avoid legal, regulatory and reputational risks while creating value for customers and shareholders. Organisations operating in the financial industry that adopt a comprehensive strategy to manage conduct risk can gain significant competitive advantage.

This programme is designed to provide practical understanding of the key conduct risks facing financial service professionals and those working banking today and the tools to identify, measure and mitigate conduct risk to improve business performance.

PROGRAMME DETAILS

Duration : 3 modules - one module per day
from 10.00am – 12.30pm
Date : Module 1 = 28 July 2020
Module 2 = 29 July 2020
Module 3 = 30 July 2020

Training Platform : Zoom

PROGRAMME FEES*

RM350	RM900
Per module	For three modules

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Describe what conduct risk means and why oversight is important.
- Ensure high standards of customer service through fair treatment of customers; ultimately driving better outcomes.
- Analyse an individual's ability to recognise roles and responsibilities in relation to regulatory activity.
- Identify where conduct risk currently resides in an organisation.
- Develop awareness of the impact of good culture on conduct risk in an organisation.

TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions

PARTICIPANT PROFILE

Front-line staff, risk, compliance and internal audit personnel, specialist teams and anyone seeking to gain an understanding of conduct risk activity and how it can impact their business.

TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform/software: Zoom

PROGRAMME OUTLINE

This online training workshop will be delivered in 3 modules (2.5 hours per module)

Module 1:

What is “conduct risk”

Background and development

- » Key challenges and common failures
- » Penalties and enforcement actions

Case Studies: Market abuse and manipulation

Regulatory response and approach to conduct risk

- » Conduct risk
- » Treating customers fairly

Exercise: What are the drivers of misconduct

Module 2:

Managing conduct risk

- » Culture
- » Corporate governance
- » Conflicts of interest
- » Sales practices
- » External economic factors and competitors
- » Technological influence

Exercise - Approach to manage drivers of misconduct

Module 3:

Practical aspects of managing and monitoring conduct risk

- » Escalating risk issues
- » Identification, management and reduction of conduct risk
- » Monitoring and KPIs

Future developments

- » Conduct risk and individual accountability
- » Digitisation challenges facing conduct risk and how to ensure digital conduct awareness in capital markets
- » Regtech; AI and Machine learning

ABOUT THE TRAINER

CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years' experience working in the banking industry.

He started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Regional Transaction Banking, Corporate Banking, Treasury and Markets division, and Group CEO's office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the U.S. and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker.

ARTIFICIAL INTELLIGENCE IN FINANCE

89% of European banks have started working with Artificial Intelligence (AI). American banks are putting AI at the top of the list for their technology efforts. But what exactly is AI? What are the applications of AI in finance? What are the opportunities, but also the risks of AI in the industry?

The Asian Banking School is pleased to be collaborating with the Centre for Finance, Technology and Entrepreneurship on this online course, "AI in Finance" which was jointly developed by the CFTE together with Ngee Ann Polytechnic.

The course consists of video lectures, interviews with guest speakers, supplementary readings and quizzes, which guide participants through the various applications of AI in finance. Its online format allows for independent, self-paced learning, where the content delivered by a diverse group of AI experts can be accessed at any time.

Once the participants successfully complete the 18 modules, they will receive a Certificate of Completion.

PROGRAMME DETAILS

Date : Available for in-house training

Time : Available for in-house training

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Have a good understanding of the main concepts behind Artificial Intelligence, including machine learning, deep learning, natural language processing, machine vision, etc.
- Appreciate the developments of AI, especially in the context of financial services, and recognise its potential and limitations
- Learn to identify potential use cases of AI in different sectors of finance
- Be able to understand the opportunities and challenges of implementing AI
- Understand future applications of AI by applying conceptual frameworks
- Think of ways to apply AI to the financial industry

TRAINING METHODOLOGY

- 18 modules of self-paced learning
- Video lectures with curated readings
- Quizzes to test the assimilation of knowledge
- Forum to exchange thoughts with fellow participants

PARTICIPANT PROFILE

This programme is suited for a wide range of professionals who are keen to master the key elements of AI and want to understand its applications in finance. We welcome finance professionals, technologists, entrepreneurs, consultants, lawyers and all the people who are ready to take a deep dive into the future of finance.

PROGRAMME OUTLINE

The online course comprises of video lectures taught by the Senior Lecturers, readings that complement the topics addressed in the lectures, and video interviews from industry experts to illustrate specific points raised by the lecturers.

At the end of each of the 18 modules, there is an Assessment Quiz to verify the understanding of the topic – a successful completion of the 18 quizzes leads to a Certificate of Completion of “Artificial Intelligence in Finance”.

Each module also benefits from its online discussion forum where participants can share, comment and exchange ideas on discussed topics.

Chapter 1

An Industry Overview of AI

- » Module 1: Introduction to Artificial Intelligence
- » Module 2: Use cases of AI outside of Finance
- » Module 3: Use cases of AI in Finance
- » Module 4: Industry drivers of AI in Finance

Chapter 2

AI Technologies

- » Module 5: AI, Machine Learning and Deep Learning
- » Module 6: Building AI systems
- » Module 7: Natural Language Processing
- » Module 8: Recommendation Engine

Chapter 3

Implementing AI in an Enterprise

- » Module 9: Integrating AI at a Strategic Level
- » Module 10: Infrastructure for AI
- » Module 11: The Role of People
- » Module 12: Ethics and risks

Chapter 4

Applications of AI in finance

- » Module 13: Wealth and Asset Management
- » Module 14: Insurance
- » Module 15: Customer service
- » Module 16: Robotic Process Automation
- » Module 17: Credit Scoring
- » Module 18: Compliance and Fraud Detection

ABOUT THE TRAINER

5 senior lecturers and 18 guest speakers drive the excellence and leadership of AI in finance. They are senior leaders from the largest financial institutions, CEOs of fast-growing startups, investors or regulators and are world-class experts in their domains. They share their insights as industry practitioners to help participants access high quality knowledge and gain first hand experience of AI in finance.

AROUND FINTECH IN 8 HOURS



The Asian Banking School is pleased to be collaborating with the Centre of Finance, Technology and Entrepreneurship on this online Fintech Foundation programme - Around Fintech in 8 hours. The objective of the programme is to provide banking professionals with an understanding of the changes brought by technology to the financial industry.

In 8 hours, those who take the programme will have a solid foundation in Fintech. They will learn from world class experts and receive insights from inspirational speakers such as Claire Calmejane (Director of innovation at Lloyds), Rob Frohwein (CEO of Kabbage, a Fintech “unicorn”), Ronit Ghose (Global Head of Bank Research at Citi) and many others.

The curriculum is designed by 4 senior lecturers who created Fintech courses at major universities and will demystify what is happening in finance. It will provide students with an overview of the main Fintech trends, the main technological changes (Blockchain, APIs...), focus on new emerging sectors within the financial industry and look at the main players driving the growth of the Fintech ecosystem.

Once the participants successfully complete the 16 modules, they will receive a Certificate of Completion.

PROGRAMME DETAILS

Date : Available for in-house training

Time : Available for in-house training

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Describe the impact that technology is having on different sectors of finance. Demonstrate different models of innovation in finance.
- Identify the players who are building Finance 2.0.
- Evaluate the important technological trends that are impacting finance. Recognise the opportunities brought by Fintech to the finance industry.

TRAINING METHODOLOGY

- 16 Modules of 30 minutes
- Video based lectures with curated readings
- Quiz to test the assimilation of knowledge
- Forums to share your thoughts and enrich your understanding from CFTE's community

PARTICIPANT PROFILE

Professionals working in finance and technology who want to learn about Fintech, digital transformation, innovation and the changes that technology is bringing to finance.

PROGRAMME OUTLINE

Chapter 1

What is happening in Finance?

- » Overview of the changes happening in finance
- » Why is finance being transformed today?
- » A framework to understand Fintech innovation
- » Examples of latest Fintech innovations

Chapter 2

Overview of the technologies that are impacting finance

- » The importance of technology in finance
- » The mobile revolution
- » Cloud Computing
- » Blockchain

Chapter 3

Focus on 4 main sectors in Fintech

- » Challenger Banks
- » Payment Systems
- » Peer to peer lending
- » ICOs and Cryptocurrencies

Chapter 4

The main players building Finance 2.0

- » Fintech startups
- » Innovation in large Financial Services firms
- » Investing in Fintech
- » The Finance 2.0 opportunity

ABOUT THE TRAINER

The four senior lecturers of Around Fintech in 8 hours initiated Fintech lectures at Oxford Saïd Business School, Imperial College London, Singapore Management University and Hong Kong University. Together with the CFTE team they have designed the course to enable students to access high quality knowledge and gain first hand experience of Fintech.

CUSTOMER RELATIONSHIP MANAGEMENT

Customer Relationship Management (CRM) is one of the most important components for sustainable growth in any organisation. With the advancement of information technology, significant progress has been made in designing and managing CRM systems. These efforts facilitate better customer interactions and greater understanding about customers, helping organisation develop greater competitive advantage. A well-planned CRM strategy will increase any company's likelihood of success in meeting marketing, sales and customer experience objectives.

This programme provides participants with an extensive understanding of the development of customer relationship management in banking. It is ideal for those who would like to gain more knowledge in handling customers and developing skills that will enhance customer retention and loyalty. Participants will learn the importance of customer relationship management as an integral part of business strategy and as a critical component of effective sales and marketing.

PROGRAMME DETAILS

Duration : 4 modules - one module per day
from 10.00am – 12.30pm
Date : Module 1 = 28 September 2020
Module 2 = 29 September 2020
Module 3 = 30 September 2020
Module 4 = 1 October, 2020

Training Platform : Zoom

PROGRAMME FEES*

RM550 | **RM2,000**
Per module | All 4 modules

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Analyse the customer experience, the importance of consistency across channels and the role played by technology in maintaining and enhancing the experience.
- Analyse the importance of customer relationship management in a banking context.
- Examine the importance of satisfying customer needs and how these needs change over time.

TRAINING METHODOLOGY

Online lecture, including presentations, quizzes, case studies and discussions.

TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

PARTICIPANT PROFILE

Front-line staff and anyone whose job responsibilities include sales, marketing, relationship management, product development, customer care, servicing or interacting with customers.

PROGRAMME OUTLINE

This online training workshop will be delivered in 4 modules (2.5 hours per module)

Module 1:

Customer experience

- » Analyse the customer experience in a banking and capital markets environment
- » Analyse the customer experience across all channels
- » Appraise the role of technology

Customer Relationship Management

- » Analyse the importance of customer relationship management in a banking and capital markets context
- » Describe the basic product marketing mix (four Ps) and extended marketing mix (seven Ps) of services marketing
- » Examine the importance of branding in the context of marketing and differentiation
- » Distinguish between transactional and relationship marketing

Module 2:

CRM Strategy

- » Examine customer satisfaction and dissatisfaction and the impact each may have on banking and capital markets
- » Demonstrate the factors necessary to achieve customer satisfaction
- » Analyse the essential components of customer care and customer satisfaction
- » Explain the importance of customer behaviour in the decision-making process

Marketing and Segmentation

- » Compare the various approaches that banks may use in the segmentation of their client base
- » Describe the factors that may influence the segmentation of corporate clients
- » Distinguish between targeting and positioning and describe approaches that a bank may adopt in these areas
- » Describe how a bank may commercially distinguish between and prioritise its clients

Module 3:

Service Quality

- » Analyse service quality, its components and relevance
- » Analyse the importance of service quality to positioning and service differentiation
- » Explain the aims and objectives of service quality assessment
- » Demonstrate the techniques that may be used to determine the quality of service offered and the benefits of such an analysis

Customer Communication

- » Analyse the factors that are necessary to achieve effective communication with customers
- » Examine the marketing delivery channel options
- » Appraise the relative advantages and disadvantages of face-to-face and telephone Communications
- » Explain the importance of staff training in relation to client communication

Module 4:

Service Recovery

- » Explain the importance of correctly handling customer complaints
- » Examine how different customers respond to service failures and the impact it may have on the bank
- » Describe the information to be gathered and the approach to be adopted in seeking to deal with complaints
- » Analyse the steps that are necessary to minimise service failure

CRM in the Digital World

- » Analyse the use of digital technology and social media in communicating with clients
- » Appraise the impact of technological change on how service is provided
- » Examine the use of different technology to deliver service excellence and enhance customer satisfaction

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FUNDAMENTALS OF FINANCIAL SERVICES: INVESTMENT BANKING

This programme will provide participants with an understanding of the roles and responsibilities of licensed intermediaries and other representatives, and the regulations governing the business activities and market practices in the Malaysian capital markets. It will also provide an overview of Investment Banking and the common forms of financing and solutions in Investment Banking.

PROGRAMME DETAILS

Duration : 3 modules - one module per day
from 10.00am – 12.30pm

Date : Module 1 = 26 October 2020
Module 2 = 27 October 2020
Module 3 = 28 October 2020

Training Platform : Zoom

PROGRAMME FEES*

RM450
Per module

RM1,200
All three modules

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify the overall financial systems and regulatory framework that affects the local capital markets
- Explain the capital and money markets and how they can be used by Investment Bankers to help their clients
- Propose relevant financial or capital market instruments to clients

TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions.

TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

PARTICIPANT PROFILE

Analysts, market strategists, financial consultants, relationship managers, sales and corporate planning personnel, risk managers and anyone who is interested in the fundamentals of Investment Banking

PROGRAMME OUTLINE

This online training workshop will be delivered in 3 modules (2.5 hours per module)

Module 1:

Overall Financial Systems

- » Regulatory developments and supervisory assessments
- » Developments in risk management and regulatory requirements

Module 2:

Capital and Money Markets

- » Understand financial markets including the exchange traded market, over-the-counter market, money market, bond market and equity market
- » Growth of capital market products and services to promote economic growth

Module 3:

Investment Decisions in the Financial System

- » Sources of financing decision, trends in rising capital, capital structure, classification of bond market MGS and corporate bond
- » Debt financing services, bond valuations, convertible bonds and credit rating

Recent Evolution in Investment Banking

- » Digitalisation and technology trends impacting the capital markets
- » New products and solutions

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CERTIFIED EXPERT IN SUSTAINABLE FINANCE

Reflecting sustainability criteria, especially climate change, in financial markets is increasingly gaining attention as opportunities and risks arising in this context are changing business practices. The programme will prepare participants to understand major drivers and constraints of transforming the financial system to a more sustainable one. Furthermore, it will familiarise participants with the business, regulatory and technical perspective of sustainable finance and will acquaint them to take an active part in the discussion around the topic. The programme aims to enable financial professionals to integrate Sustainable Finance related aspects into their work through new knowledge and tools for advising their clients and business partners.

PROGRAMME DETAILS

Next Intake - September 2020 to
February 2021

There will be a 2-hour online final
exam that will be held in March 2021

PROGRAMME FEES*

MALAYSIAN PARTICIPANTS	INTERNATIONAL PARTICIPANTS
RM5,500	EUR1,100
Early Bird Fee! Before 15 July 2020	Early Bird Fee! Before 15 July 2020
RM6,500	EUR1,300
After 15 July 2020	After 15 July 2020

*Fee shown is per participant and subject to 6% Service Tax. It is not inclusive of the third party final exam host fee of EUR50 that is payable upon the participant's confirmation to take the final exam at the end of the programme

TRAINING METHODOLOGY

- An interactive e-learning programme including video lectures, PDF scripts, examples, practical exercises, online tests and case studies
- A discussion forum for course related issues as well as for exchange of opinions and experiences with tutors, peers or the FSDF e-Campus team
- Personalised support from the Frankfurt School e-Campus team
- The possibility to achieve an internationally recognised Frankfurt School certificate after passing the final exam or a confirmation of course completion after completing the course
- An international network of institutions hosting the final exam all over the world
- This online course can be complemented with a classroom component. It can be held at the Asian Banking School but only if there are sufficient numbers and at additional programme fees. This is voluntary and not a requirement to get certified by the Frankfurt School.

PARTICIPANT PROFILE

Finance experts and professionals, including retail bankers, financial advisors, asset managers, risk managers etc. and all other financial industry professionals interested in the topic of sustainable finance

UN SUSTAINABLE DEVELOPMENT GOALS

This programme equips you with the knowledge to advance the following SDGs:



PROGRAMME OUTLINE

The course takes approximately 6 months assuming 5-8 hours of self-study per week. It consists of 8 mandatory units, which build upon each other.

UNIT 1 : Sustainable Finance - From Niche to Mainstream

Unit 1 will set the scene and introduce participants to the world of sustainability and how it affects financial institutions' operations. It will also provide a broad overview on the different rationales why integrating sustainability considerations into business decisions can be important. Furthermore, Unit 1 summarizes existing trends and developments as well as leading industry initiatives.

UNIT 2 : The Financial Sector - Enabling the Transformation

Unit 2 will take a look on the economic side of sustainable finance. It will discuss the role of the financial system in the transformation to a low carbon and more sustainable economy. Furthermore, the Unit will provide a compendium on recent regulatory trends in financial markets worldwide and dare to take an outlook what may evolve in the future.

UNIT 3 : Sustainable Financial Products

Unit 3 will provide insights to major sustainable financial products on debt and equity side (e.g. ESG and green bonds, sustainable equity funds, sustainable lending etc.). Furthermore, it will provide an outlook on market development and discuss the offer and demand side for sustainable financial products.

UNIT 4 : Sustainable Investment Strategies and Methodologies

Unit 4 will explain major methodological approaches to measure and manage the non-financial impact of investments and how these approaches can be used for developing sustainable investment strategies. Furthermore, it will prepare the participants for the three deep dive Units 5, 6 and 7.

UNIT 5 : ESG Data

Unit 5 will shed light into the universe of environmental, social and governance (ESG) data. It will provide an overview of the different sources, users and purposes of use for ESG data. Furthermore, it will tackle the difficulties and limitations related to ESG data.

UNIT 6 : ESG - Ratings and Labels

Unit 6 will provide an overview of existing ratings and labels. It will take a look into the methodologies of sustainable rating agencies and how ratings can be used and interpreted. Besides, it will assess labels in a similar way while discussing challenges that relate to ratings and labels.

UNIT 7 : Climate Scenario Analysis

This Unit will make participants familiar with climate-related scenario analysis tools and science-based targets. It will outline why using such tools can be helpful for financial institutions to steer risks and opportunities on a company level but also in the due diligence process.

UNIT 8 : Case Studies

This Unit will provide two real life case studies that guide participants to dive into social success note and impact fund. Participants will be required to summarize / compose a short case on their own applying the newly acquired knowledge from this unit and the previous units.

Assignments - Applying Your Knowledge

In this exercise, each participant has to prepare the solution to a given assignment. The assignments are a bit more extensive case studies followed by a number of questions. The participant needs to answer these question in writing. Passing the assignment is a precondition to register for the final exam.

ABOUT THE TRAINER

KARSTEN LÖFFLER

Karsten Löffler co-heads the FS-UNEP Collaborating Centre for Climate & Sustainable Energy Finance. Previously working for Allianz Group, he was Managing Director of Allianz Climate Solutions, the Group's innovation hub in terms of taking advantage of climate-related opportunities and risks in its global business strategy. Karsten Löffler is a certified international investment analyst (CIIA), member of the steering committee of the Science Platform Sustainability 2030, and represents the Green and Sustainable Finance Cluster Germany on the EU Commission's Technical Expert Group on Sustainable Finance. He has been managing director of the Cluster since December 2017. In June 2019, he became Chairman of the Sustainable Finance Advisory Board of the German Government.

PROF. DR. ULF MOSLENER

Prof. Dr. Ulf Moslener is professor for Sustainable Energy Finance at the faculty of Frankfurt School. As Head of Research at the Centre, his current fields of research are the economics of climate change, financing sustainable energy systems and climate finance. He is a board member of the newly founded Green and Sustainable Finance Cluster Germany, which support the process of transformation to a green and sustainable economy through innovative and scalable support from the financial industry. Dr. Moslener holds a Diploma in Physics and a PhD in Economics from the University of Heidelberg. After working at the Centre for European Economic Research (ZEW) in Mannheim, he joined KfW Development Bank in Frankfurt.

MENGLU ZHUANG

Menglu Zhuang is a sustainable finance expert and researcher at the Frankfurt School-UNEP Centre. Her role at the Centre is to manage and oversee the content development of education and training programs on the topic of sustainable finance / ESG investing. As a researcher, Menglu Zhuang works closely with professors at the Frankfurt School in research projects to further the understanding of sustainable finance. Besides research, Ms. Zhuang also has many practical working experiences in the area of climate and sustainable finance. Amongst others, she was a key team member in the projects Developing Sustainable Energy Investment Metrics for the Financial Sector (SEI Metrics) funded by the European Commission and Results-based Climate Finance Initiative mapping, Outlining and Assessment supported by the World Bank.

FURTHER COURSE TRAINERS & EXPERTS

- » Dr. Anne Michaels, Manager Sustainability Services, PwC GmbH WPG
- » Dina Lorentz, Director for Sustainable Finance, Dentons LLP Europe
- » Karl H Richter, Executive Director, EngagedX
- » Prof. Dr. Christian Klein, Professor for Corporate Finance, University of Kassel
- » Dr. Martin Granzow, CEO, Nextra Consulting

INTRODUCTION TO ETHICS IN BANKING

The Asian Institute of Chartered Bankers (AICB) will award 8 CPD hours for those attending classroom training and 10 CPD hours for those who go through the online learning option

Since January 2017, all new graduates hired by the banking industry were required to complete a programme on Introduction To Ethics in Banking. Designed, developed and delivered by the Asian Banking School (ABS), over twenty thousand bankers have gone through the training since its inception, which considering the importance of the subject matter, bodes well for the industry itself.

In our continuous efforts to deliver programmes that are innovative and current with the times, ABS has developed an online learning version of the Introduction to Ethics in Banking programme, alongside the existing classroom training option.

The classroom training is an 8-hour face-to-face session, while the online programme comprises of 8 hours self-paced e-learning that is followed by a 1½ hour webinar, both of which must be completed within 7 days upon registration. As the programme is at an introductory level, it will focus on ethical issues that are commonly encountered at the operational level, which includes integrity, conflict of interest, confidentiality and whistleblowing.

PROGRAMME DETAILS

Date : 2 - 11 September 2020
Time : E-learning is self-paced
TRAINING PLATFORM :
 E-Learning - 6 modules
 Webinar - 1.5 hours

PROGRAMME FEE*

RM1,100
 AICB Member / Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVE

By the end of this programme, participants will be able to:

- Define professionalism in banking
- Understand what is meant by ethics in the context of banking
- Understand types of ethical theories and its application in the workplace
- Analyse the psychological approach to ethics using Kohlberg's Theory
- Understand the context of unethical behaviour towards employees in terms of sexual harassment and workplace bullying

TRAINING ASSESSMENT

- Participants are required to complete a self-assessment for both classroom & online training (MCQ format)
- They are given two attempts to pass the self-assessment
- If they fail, they need to re-register and take the whole programme again
- All participants are required to proceed for membership registration with AICB upon completion of the whole programme

PARTICIPANT PROFILE

Graduate trainees or new hires at the banks. This programme has also been extended to executives (non-managerial) of banks who would like to learn about ethical decision making.

TRAINING METHODOLOGY

ONLINE TRAINING

This programme will be delivered on an ABS learning platform that incorporates online learning and self-assessment, followed by a webinar at the end. It offers an interactive and case-based hybrid learning experience that provides participants with the framework and tools to make ethical decisions.

Part A : E-Learning

- The programme is self-paced and includes an e-learning section that consists of 6 modules followed by a self-assessment - both of which must be completed within 7 days

Part B : Webinar

- 1.5 hour live session with the trainer which builds on the e-learning session completed in Part A
- The webinar features Kahoot, polling, chat, case discussions and a Q & A session where participants can practice the application of ethical decision making tools

- Participants need to pass the online assessment to be eligible to register for the webinar
- A digital certificate will be issued upon completion of both parts A & B of the online learning programme, after which participants will be eligible to apply for Affiliate Membership with AICB

CLASSROOM TRAINING

This option is currently only available on request by organisations as in-house training. Classroom training is the existing programme that ABS has been offering for mandatory & non-mandatory participants, i.e., fresh graduates hired by the banking industry as well as existing executives (non-managerial) in the bank. In classroom training, lessons are divided into 3 modules where participants will have an interactive learning experience with the trainer. Participants will have to pass an assessment at the end of the programme, after which a certificate of completion will be issued for participants to proceed with membership registration with AICB.

PROGRAMME OUTLINE

What is ethics and why is ethics important in banking?

- The nature of ethics, and its specific meaning in the context of business
- Fundamental ethical concepts: integrity, honesty, probity, transparency, fairness, objectivity, responsibility, accountability, judgement, scepticism
 - Discussion of case 1
- Duties of a banker, based on rules that must be followed and principles that govern behaviours
- Ethics based on consequences, but consequences to whom? Reconciling actions with the interests of stakeholders and the public interest
 - Discussion of case 2

Professionalism:

- Defining 'professional' and why bankers have to try harder than lawyers, doctors and accountants
- Characteristics of a profession
- Professional codes of conduct
 - Discussion of case 3

Ethical decision taking:

- Influences on our decisions, and their conflicting impact on what we do. These include rewards and threats, expectations of family, friends, colleagues and the law, perceptions of what is right and what is wrong.
- Decision taking frameworks
- Dealing with conflicts of interest
- Dealing with ethical dilemmas
 - Discussion of case 4

ABOUT THE TRAINER

SYLPHY CHUI

Sylphy Chui has more than 16 years of experience in the banking sector in credit sales and marketing, credit evaluation and credit approvals, consumer and commercial loans, and branch management.

She started her career as a Senior Sales and Marketing Executive at a Public Bank Berhad branch where she gained valuable knowledge in branch operations. She then went on to the regional office, where she supported more than 15 branches in the sales team and gained recognition as the Top Three Sales Achiever for 2003 and 2004. In 2005, after receiving the Regional Top Sales Achiever Award, Sylphy was promoted to Sales and Marketing Manager, leading the sales team in the Regional Office. She was promoted again in 2007 and became Business Manager at a Kuala Lumpur branch, where she led the Credit Department. In 2012, she was promoted to Branch Manager. During this time, the branch she managed maintained themselves as an award-winning branch for five years consecutively from 2013 to 2017.

She holds a Bachelor's Degree in Commerce, double majoring in Economics and Marketing, from Curtin University of Technology, Perth, Australia and is also a Certified Credit Professional (CCP) through the Institute of Bankers Malaysia (now known as the Asian Institute of Chartered Bankers).

MICHELLE LOO PHOY WAN

Michelle Loo has more than 10 years of banking experience in secured and unsecured lending, wealth products, bancassurance, SME banking and branch management.

Michelle started her career in the banking industry with HSBC Bank as a Mortgage Executive. In 2008, she joined OCBC as a Business Development Manager in SME Banking and during which, the team she was in achieved Top 5 in the nationwide overall performance. Following that, she joined Maybank as a Mortgage Consultant. She was one of the pioneers in the Direct Sales Team and recognized as the Nationwide Top Team for 3 consecutive years. She then went on to join Alliance Bank and was promoted as Branch Manager. Subsequently, she joined Public Bank in Regional Sales and Support in SME Bancassurance, supporting 19 branches in the Klang Valley. Her main task was to maintain Regional top sales, which she achieved for 2 consecutive years.

At ABS, she is involved in developing e-Learning content, storyboarding and gamification, as well as having the role as a Trainer for the "Introduction to Ethics in Banking" programme. Michelle holds a Bachelor's Degree in Economics majoring in Finance from University Putra Malaysia.



LEARNING LEVEL | INTERMEDIATE - ADVANCED

BUSINESS ETHICS FOR MANAGERS

Bowen McCoy, a senior manager at Morgan Stanley, and a group of mountaineers have been preparing over six years to climb the Himalayas. Thousands of dollars had been spent on this expedition. At an extremely challenging part of the climb, the group comes upon a holy man – a Sadhu, who was dying from hypothermia. The group, and thereby each individual within the group, were faced with an unfortunate dilemma – to continue the climb and achieve their goals or carry the Sadhu two days back to a town to save the life of a stranger.

This programme explores the challenges of personal ethics when applied to a group – when personal moral values clash with group norms and how organisational culture can impact the ethical climate of an entity.

PROGRAMME DETAILS

Date : Online Learning is scheduled to be available from August 2020 onwards
Face-to-face sessions will be available for in-house training from July 2020 onwards

Time : TBA

TRAINING PLATFORM :

Online learning will be delivered via webinar sessions

PROGRAMME FEE*

RM1,500

AICB Member

RM1,800

Non-AICB Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVE

By the end of this programme, participants will be able to:

- Appraise the levels of accountability in an organisation
- Assess the philosophical and psychological approaches to business ethics
- Reflect on cultural typologies and how they influence organisational behaviour
- Formulate a view on what constitutes ethical and professional behaviour in an organisation
- Evaluate practical decision making and moral judgement and finding the balance between the two

PROGRAMME DELIVERY

- This one day programme can be delivered either via face-to-face classroom or webinar
- It is interactive using Kahoot, quizzes, polling and discussion of case studies in breakout areas/rooms

PARTICIPANT PROFILE

Managers, Heads of Department, Division Heads, Senior Executives and C-Suites in the capacity of managing sales force, operational planning, staff performance, strategic thinking and organisational culture.

PROGRAMME OUTLINE

Levels of Accountability in an Organisation

This module examines Bank Negara Malaysia's (BNM) approaches to strengthening conduct and culture in the financial services industry. Corporate governance principles are examined and case studies done to demonstrate that a code of ethics alone does not deter inappropriate behaviour.

Case Study: Carries Tolstedt

Case Study: Aman Shah

Philosophical and Psychological Approaches to Business Ethics

Prescriptive ethical theories developed by philosophers designed to help individual decide what they should do in response to ethical dilemmas are compared and contrasted with psychological theories that describe what individuals actually do due to mental and emotional processes that influence how people think and behave.

Case Study: Ethical issues in Artificial Intelligence in banking and finance

Case Study: Katharine Gun

Cultural Typologies and Organisational Behaviour

This module examines the role of culture in organisational behaviour. Hofstede theory is discussed to understand how cultural dimensions differ in various cultures and its impact in ethical decision making.

Case Study: CNN

Professional Behaviour in an Organisation

Here we consider what professionalism means in banking and the role of professional bodies. While professionalism may be seen to be demonstrating technical competencies, various behavioural attributes have been acknowledged as critical in creating the basis of a profession.

Case Studies: A series of caselets using MCQs to test the ability of participants to make ethical decisions in various real life banking scenarios.

Practical Ethical Decision Making

In making real world ethical decisions, one has to take into consideration sustainability, political forces, eastern philosophies and long term consequences in arriving at pragmatic ethical decisions.

Case Study: Ibn Rushd's influence in practical ethical decision making

ABOUT THE TRAINER

DR PARAMSOTHY VIJAYAN

*Director of Graduate Training & FSTEP / Senior Consultant
Asian Banking School*

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

Dr Vijay holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He is also a Certified Training Professional (ARTDO).

OPERATIONAL RISK MANAGEMENT

This programme provides practical tools to increase understanding of managing Operational Risk Management and non-financial risks in financial institutions. Learning is achieved via theory and approach examples. Additionally, insight will be achieved through the use of real-world examples.

This programme incorporates Q&A sessions and participants are encouraged to ask questions and interact with the trainer and other delegates. By the end of it, attendees should have an understanding of the framework and knowledge required to use in practice the key techniques and tools of Operational Risk Management.

PROGRAMME DETAILS

Duration : 3 modules - one module per day
from 10.00am – 12.30pm

Time : Module 1 = 24 August, 2020
Module 2 = 25 August, 2020
Module 3 = 26 August, 2020

Training Platform: Zoom

PROGRAMME FEES*

RM450
Per module

RM1,200
For 3 modules

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify the sources of operational risk and how these arise within the context of a financial institution's main business activities.
- Understand the governance structures, systems, procedures and cultural aspects necessary for an organisation to successfully manage operational risk.
- Build a knowledge of the main techniques for the measurement and quantification of operational risk and their relative merits and drawbacks.
- Get to know some of the hot issues in Operational Risk.

TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions

PARTICIPANT PROFILE

Risk, compliance and audit personnel, business and operations staff and anyone who is interested to understand Operational Risk Management and non-financial risks and how to mitigate and manage non-financial risk in your organisation.

TECHNICAL REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform/software: Zoom

PROGRAMME OUTLINE

This online training workshop will be delivered in 3 modules (2.5 hours per module)

Module 1:

- » Risk Management Overview
- » Overview of Risk Management
- » Describe the essential elements of Risk Management
- » What can go wrong in the markets and banks

Introduction to Operational Risk

- » Definitions of Operational Risk
- » Examples of significant Operational Risk events and losses
- » Why Operational Risk Management (ORM) matters
- » Case Study: Rogue trading

Module 2:

Definition of Risk Classes

- » Potential forms of Operational Risk losses
- » Categorising operational risk events and losses
- » Top operational risk issues globally
- » Case Study: Regulatory breaches and penalties

Operational Risk Governance

- » Risk Management organisation
- » “3 lines of defence” and leadership support
- » Building a sound risk culture

Control Self Assessments

- » Consider the use of qualified assessments of Operational Risk
- » Review how risk and quality can be measured in a subjective fashion
- » Discuss the benefits of CSA

Module 3:

Key Risk Indicators

- » Examples of KRIs
- » Monitoring and reporting
- » Early warning system and taking actions to mitigate risks
- » Case Study: ORM at a large Malaysian Bank

Managing Operational Risk

- » The ORM roadmap
- » Challenges of Operational Risk Management
- » ORM in the era of Digital Banking

ABOUT THE TRAINER

CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years' experience working in the banking industry.

He started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Regional Transaction Banking, Corporate Banking, Treasury and Markets division, and Group CEO's office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the U.S. and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker.

THE BASEL FRAMEWORK — BANK CAPITAL & LIQUIDITY ADEQUACY UNDER BASEL III

The Basel III reforms have now been integrated into the consolidated Basel Framework, which comprises all the current and forthcoming standards of the Basel Committee on Banking Supervision.

Basel III is an internationally agreed set of measures developed by the Basel Committee on Banking Supervision in response to the financial crisis of 2007-09; the measures aim to strengthen the regulation, supervision and risk management of banks. Like all Basel Committee standards, Basel III standards are minimum requirements and apply to banking organisations in more than 120 countries.

This workshop provides a comprehensive overview/perspective of how banks need to tackle the prudential regulation, i.e. achieving compliance with high standards of supervision, in particular requirements related to Basel III, and its finalisation reform, which is commonly called “Basel IV”.

PROGRAMME DETAILS

Date : 1 – 3 September 2020
Time : 3:00pm - 6:00pm

Training Platform: Zoom

PROGRAMME FEES*

RM 2,900 / USD 660

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

Upon completion of this programme, participants will be able to:

- Learn about the expectations and requirements of regulators
- Understand the core Basel elements, in particular those related to capital adequacy, risk-weighted assets, and liquidity and funding
- Investigate approach methodology for credit risk, market risk and operational risk.
- Be aware of holistic Basel issues, in particular governance, enterprise risk management framework and related planning requirements.

TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions

TECHNICAL REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Software used: Zoom (no subscription necessary for participants)

PARTICIPANT PROFILE

This programme will benefit staff at financial institutions of all sizes, and in particular managers/staff currently working in the following functions:

- Line of Business
- Risk Management and Internal Controls
- Governance and Compliance
- Finance and Treasury
- Investor Relations
- Audit

PROGRAMME OUTLINE

This online training programme will be delivered in 6 modules (1.5 hours per module)

Module 1

Introduction

- » Brief history of the Basel framework
- » Core elements
- » World-wide implementation of the framework
- » The regulators' risk dashboard
- » Supervisor review and evaluation process (SREP)

Definition of Capital

- » Going-concern versus gone-concern
- » Definition of eligible capital
- » Regulatory adjustments

Risk-based Capital Elements/Requirements

- » Calculation of minimum risk-based capital requirements
 - Common equity tier 1 capital (ratio)
 - Additional tier 1 capital
 - Tier 1 capital (ratio)
 - Tier 2 capital
 - Total capital (ratio)
- » Capital buffers
 - Capital conservation buffer
 - Countercyclical buffer
 - Buffer for systemically important banks
 - SREP Pillar 2 requirements (P2R)
 - SREP Pillar 2 guidance (P2G)
- » Case study
 - Capital structure/ratios international bank
 - Capital structure/ratios local bank

Leverage ratio

- » Calculation
- » Capital measure
- » Exposure measure
- » Leverage ratio requirements for systemically important banks

Module 2

Risk-weighted Assets (RWA)

- » RWA elements
- » Standardised approach versus internal approach
- » Calculation of the capital floor

Calculation of RWA for Credit Risk

- » Standardised approach (SA) – exposure classes and risk weights
 - Sovereigns
 - Non-central government public sector entities
 - Multilateral development banks
 - Banks
 - Covered bonds
 - Securities firms and other financial institutions
 - Corporates
 - Subordinated debt, equity and other capital instruments
 - Retail
 - Real estate
 - Risk weight multiplier to certain exposures with currency mismatch
 - Off-balance sheet items – credit conversation factors
 - Defaulted exposures
 - Other assets
- » Standardised Approach: Use of external ratings
 - External credit assessment
 - Implementation considerations

- » Standardised Approach: Credit risk mitigation
 - Overarching issues
 - Mitigation techniques
 - Eligible collateral
- » Internal ratings-based (IRB) approach: risk weights
 - Probability of default (PD)
 - Loss-given default (LGD)
 - Exposure at default (EAD)
 - RWA formula and elements
- » Large Exposures
 - Definitions and applications
 - Requirements
 - Exposure measure
 - Large exposure rules for systemically important banks

Module 3

Minimum Capital Requirements for Counterparty Credit Risk – the Standardized Approach (SA-CCR)

- » Overview and scope
- » Exposure calculation
 - Replacement cost
 - Potential future exposure
 - Collateralisation and margining
- » Example transactions
- » Bank exposures to central counterparties

Minimum Capital Requirements for Securitizations

- » Scope
- » Operational requirements
- » Due diligence requirements
- » Securitisation exposures
- » Re-securitization
- » Significant risk transfer in Securitisation

Minimum Capital Requirements for Operational Risk

- » Components of the standardised approach methodology
 - Business indicator
 - Business indicator component
 - Internal loss multiplier
 - Definition of key components
- » Standardised approach – operational risk capital requirement
- » Application of the standard approach within a group
- » Minimum standards for the use of loss data under the standardised approach

Module 4

Minimum Capital Requirements for Market Risk / Fundamental Review of the Trading Book

- » Boundary between the banking book and the trading book
- » Definition of a trading desk
- » Standardised approach
 - Sensitivity-based method
 - Delta, vega and curvature calculation
 - Default risk charge
 - Residual add-on
- » Internal models approach
 - Probability modeling
 - Model requirements
 - Value-at-Risk, Stressed-Value-at-Risk
 - Expected Shortfall
 - Impact
 - Backtesting and P&L attribution test requirements

Credit Valuation Adjustment (CVA) Framework / RWA Calculations

- » General provisions
- » Basic approach for CVA
- » Standardised approach for CVA

Module 5

Liquidity, Funding and Balance Sheet Structure

- » Liquidity coverage ratio (LCR)
 - Calculation
 - High-quality liquid assets (HQLA)
 - Cash inflows and outflows
- » Net stable funding ratio
 - Funding sources
 - Stable funding versus market funding
 - Available stable funding
 - Required stable funding
- » Other balance sheets ratios
 - Loans to deposits
 - Debt to equity
 - Asset encumbrance

Module 6

Governance Principles

- » Enterprise risk management framework (ERM)
- » Roles and responsibilities
- » Risk inventory
- » Risk appetite (RA)
 - RA framework
 - RA statement
 - Earnings/Capital Waterfall Continuum
- » Special functions and internal controls
- » Culture and conduct
- » Risk management and remuneration

Internal Capital Adequacy Assessment Process (ICAAP)

- » ICAAP principles and perspectives
- » Capital adequacy statement
- » Capital planning
- » Regulatory versus economic capital
- » Stress testing
 - Timeline
 - Determination of stress testing scenarios
 - What to stress
- » Interaction between ICAAP and ILAAP

Internal Liquidity Adequacy Assessment Process (ILAAP)

- » ILAAP principles and perspectives
- » Liquidity adequacy statement
- » Internal liquidity buffers
- » Liquidity stress testing
 - Scenarios
 - Time line
 - Survival period
- » Intraday liquidity
- » Liquidity contingency plan
- » Interaction between ILAAP and recovery plan

Recovery Plan

- » Key questions to ask
- » Objectives
- » Key elements of a recovery plan
 - Scenarios
 - Indicators
 - Critical functions
 - Recover options

Pillar 3 Disclosure Requirements – Example Bank

ABOUT THE TRAINER

PETER BUERGER

Peter Buerger is the managing partner of Risk & More. Buerger has more than 30 years' experience in the financial services industry and has acted in various senior management capacities in both strategic and operative functions. His core areas of work and experience include governance and enterprise risk management.

Buerger is a former EVP in various roles in large banking organizations and has been working as a consultant since 2010. He has trained executives in banks, corporations and institutions in a variety of governance, risk management and regulation subjects in almost 40 countries, including 4 countries in Africa

Buerger is associated with leading business schools and industry trade associations in the European Union and the United States, in particular

- Frankfurt Institute for Risk Management and Regulation ("FIRM"), Frankfurt, Germany
- L'institute d'études politiques de Paris ("SciencesPo"), Paris, France
- Pacific Coast Banking School ("PCBS"), in partnership with the Graduate School Business at the University of Washington, Seattle, Washington, USA
- Sir John Cass Business School ("Cass"), City University, London, United Kingdom
- The Risk Management Association ("RMA"), Philadelphia, Pennsylvania, USA

ENTERPRISE RISK MANAGEMENT IN BANKS

This programme reviews accepted best-practices for Enterprise Risk Management (ERM) in banking organisations and covers pivotal topics for chief risk officers in banking organisations today.

Taking a top level and more strategic view on the risks the bank runs, the programme covers all key risk types – both financial and non-financial – and shows the integrated nature of these risks. It will also help to improve understanding and foster influence and effective collaboration among key stakeholders in the risk management process.

Participants learn how to explain stakeholders' complex concepts, including the definitions and measurements associated with various risks to which banks are exposed.

PROGRAMME DETAILS

Date : 7 – 8 September 2020
Time : 3:00pm - 6:00pm
 (3-hour sessions each day)
Training Platform: Zoom

PROGRAMME FEES*

RM 1,900 / USD 430

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

Upon completion of this programme, participants will be able to:

- Discuss how risk links with strategy and risk appetite
- Explain the meaning of key risks and their linkages to other risks
- Review risk measurement techniques and methodologies
- Understand the operation of ERM within a bank
- Be aware of current issues of chief risk officers in banks

TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions

TECHNICAL REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Software used: Zoom (no subscription necessary for participants)

PARTICIPANT PROFILE

This programme will benefit staff at financial institutions of all sizes, and in particular managers/staff currently working in the following functions:

- Line of Business
- Risk Management and Internal Controls
 - Credit Risk
 - Market Risk
 - Liquidity Risk
 - Operational Risk
 - Enterprise-wide Risk
- Governance and Compliance
- Finance and Treasury
- Investor Relations
- Audit

PROGRAMME OUTLINE

This online training programme will be delivered in 4 modules (3 hours per module)

Module 1

Risks and Risk Management

- » Risk identification: core banking risks
- » Key linkages between credit, liquidity and market risks
- » Risks inherent in people and technology: operational risks, conduct risks and IT risks
- » Top and emerging risks: a 2020 perspective
- » Economic capital as an integrated risk measure
- » Overall ERM framework
- » Key risk and performance indicators
- » The risk appetite statement
- » Stakeholder requirements
 - Investor focus
 - Regulatory focus
 - Basel III and Basel IV
 - Supervisory review and evaluation process (SREP)

Credit Risk

- » Principle sources
- » Credit risk principles
- » Underwriting standards
- » Rating, scoring and credit parameters
- » Credit portfolio/exposure management
- » Credit risk treatment under Basel IV (standardised approach)
- » Collateral management
- » Counterparty credit risk & credit valuation adjustment (CVA) issues
- » Asset quality, nonperforming loans
- » Regulatory metrics
- » Case study international bank(s)

Module 2

Liquidity Risk

- » Internal liquidity adequacy and assessment process (ILAAP)
- » Asset and liability mismatches and liquidity gaps
- » Contractual versus behavioural gaps
- » Liquidity
 - Liquid assets
 - Liquidity coverage ratio (LCR)
 - Internal liquidity buffer
- » Funding
 - Funding sources
 - Stable funding versus market funding
 - Net stable funding ratio (NSFR)
- » Liquidity risk stress testing
 - Types of scenarios
 - Idiosyncratic risks
 - Systemic risks
 - Time horizon
- » Intraday liquidity risk management
- » Contingency funding plan

Group discussion: risk management in banks – current focus and issues

Module 3

Market Risk

- » Revised market risk framework, fundamental review of the trading book (FRTB)
- » Boundary between banking book and trading book
- » Interest Rate Risk in the Banking Book (IRRBB)
 - Sources of IRRBB
 - Asset and liability mismatches and interest gaps
 - Behavioural and modelling/treatment of non-maturing deposits
 - Net interest income (NII) sensitivity and measures
 - Equity sensitivity and economic value of equity (EVE)
 - Interest rate shock scenarios
 - Standardised treatment of IRRBB under the Pillar 2
- » Market risk traded portfolios
 - Criteria trading desks
 - Sensitivities-based method: delta risk, vega risk, curvature
 - Default risk charge
 - Residual risk
 - Value-at-Risk (VaR)
 - Expected shortfall (ES)
- » Operational Risk (OpRisk)
 - OpRisk fundamentals
 - OpRisk losses
 - Qualitative and quantitative measures
 - Self-assessment
 - OpRisk indicators
 - Information technology risks: data privacy, information security, cyber risk, cloud computing and other issues
 - Legal risk
 - Capital adequacy for OpRisk: The Basel IV approach

Module 4

Business, strategic and other risks

- » Business and strategic risks
- » Compliance risk
- » Company-specific risks: human resources, conduct, pensions, projects, mergers & acquisitions
- » Model risk
- » Environmental, social and governance issues (ESG)
- » Solvency versus economic viability
- » Reputational Risk

Capital and liquidity planning and stress testing

- » Solvency versus economic viability
- » Internal capital adequacy assessment process (ICAAP)
- » Internal liquidity adequacy assessment process (ILAAP)
- » Stress Testing

Group discussion: risk management in banks – current focus and issues

ABOUT THE TRAINER

PETER BUERGER

Peter Buerger is the managing partner of Risk & More. Buerger has more than 30 years' experience in the financial services industry and has acted in various senior management capacities in both strategic and operative functions. His core areas of work and experience include governance and enterprise risk management.

Buerger is a former EVP in various roles in large banking organizations and has been working as a consultant since 2010. He has trained executives in banks, corporations and institutions in a variety of governance, risk management and regulation subjects in almost 40 countries, including 4 countries in Africa.

Buerger is associated with leading business schools and industry trade associations in the European Union and the United States, in particular

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- L'institute d'études politiques de Paris ("SciencesPo"), Paris, France
- Pacific Coast Banking School ("PCBS"), in partnership with the Graduate School Business at the University of Washington, Seattle, Washington, USA
- Sir John Cass Business School ("Cass"), City University, London, United Kingdom
- The Risk Management Association ("RMA"), Philadelphia, Pennsylvania, USA

DEVELOPING STRUCTURED PRODUCTS WITH DERIVATIVES

Structured products have witnessed rising demand since the late 1990s but then lost the trust of investors in the aftermath of the credit crisis of 2008. The structured products market became so diverse with various payoff profiles in all asset classes that many stakeholders (banks, regulators and investors) struggled to cope with the sheer amount of innovation that appeared. This programme provides participants with the knowledge and skills in application of structured products and how these products fulfil the investment objectives of their clients.

Developing Structured Products with Derivatives Series

Module 1 - Overview of Derivatives and its role in financial markets

Module 2 - Fundamentals in Options

Module 3 - Applications of Derivatives in Structured Products

PROGRAMME DETAILS

Duration : Tuesday to Thursday from
10.00am – 12.30pm

Date : Module 1 = 11 Aug 2020
Module 2 = 12 Aug 2020
Module 3 = 13 Aug 2020

Training Platform : Zoom

PROGRAMME FEES*

RM350
Per module

RM900
For three modules

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain the uses of derivatives in current financial markets
- Describe the benefits and risks of investing in structured products
- Explain how the components of structured products function
- Differentiate between the various derivative components in structured products
- Explain how derivatives are combined to provide customised payoffs profile

TRAINING METHODOLOGY

Lectures, quiz and hands-on exercises

PROGRAMME OUTLINE

Module 1

Primer on Derivatives and Structured Products

- » Brief history of derivatives
- » Role of derivatives – hedging, speculation, trading
- » Primer on forward, futures
- » Primer on swaps
- » Primer on options
- » The building block approach

Credit Risk in Derivatives

- » Mark-to-market of derivatives
- » Who bears credit risk
- » Brief introduction to ISDA and CSA - Mitigation credit risk

Module 2

Customising payoff profiles

- » Payoff profile of options
- » Combining options for option strategies
- » Understanding volatility's impact

Expanding the Utility of Structured Products

- » Principal protected structures
- » Cost considerations
- » Exotic options - Barrier, Digitals, Lookback, Asian
- » Basket options – Why correlation matters
- » Cash settlement versus physical settlement

Module 3

Anatomy of Structured Products

- » Range Accruals (Interest Rate underlying)
- » Dual Currency Investment (FX underlying)
- » Equity Linked Note (Equity underlying)

Exchange Traded Alternatives in Malaysia

- » Warrants / Transferable Subscription Rights
- » Company issued warrants and structured warrants
- » Issuer and investor perspective

ABOUT THE TRAINER

CHONG JIN YOONG

Chong Jin Yoong, CFA is the Director, Principal Trainer of Ogos Learning, a company that focuses on education in the field of banking and finance. Prior to starting Ogos Learning, he headed the structured products development team in AmBank's Global Markets division. His team focuses on structuring solutions and products for both institutional, corporate and retail clients. Before joining AmBank, Mr. Chong was attached to the treasury of OSK Investment Bank as a licensed fixed income dealer.

Mr. Chong is an active member in the CFA Society of Malaysia and currently serves as the Treasurer of the society. He is also actively involved with the Asian Institute of Chartered Bankers (AICB, formerly IBBM) as an Examiner for various examination programmes (Chartered Banker, PKMC & IPPC), where he also had a significant role in their curriculum development. Mr. Chong has authored and co-authored multiple textbooks in collaboration with AICB and Oxford Fajar, including the one for the PKMC licensing exam which is compulsory for all interbank dealers in Malaysia. He obtained his PKMC certification with Distinction in 2008.

Mr. Chong has been conducting training on the topic of fixed income, derivatives and structured products for the CFA programme (Level 1, 2 and 3) for CFA candidates since 2009. He has also conducted various SIDC accredited CPE courses since 2010 and is a course instructor for the Securities Commission's Islamic Capital Markets Graduate Training Scheme and licensing exams (Module 7 and 12).

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